



YOUR ROOF ISN'T FOREVER

A STRATEGIC APPROACH TO YOUR
HOME'S FIRST LINE OF DEFENSE

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Roof failure is one of the most significant threats to residential property, with industry data confirming that roof-related damage accounts for 70-90% of total insured residential catastrophic losses annually.¹ Despite this risk, many homeowners misinterpret “lifetime” or “30-year” roof warranties and neglect to maintain this critical protective system.

The following framework for strategic roof management demonstrates how proactive investment in appropriate materials and routine maintenance can help reduce risk, lower lifetime costs, and stabilize insurance premiums.² By understanding these roof-related best practices, homeowners can help improve insurance outcomes and protect their most significant asset.





ROOF COMPONENTS

When homeowners glance at their roof, they usually see it for what it does – protect their house from the elements – but not how it works. The top layer of shingles or other material conceals a carefully engineered system of interdependent components.

Most roofs in the U.S. consist of:



ROOF STRUCTURE

Engineered trusses or rafter assemblies designed to specific load requirements



ROOF COVER

Primary weather barrier with specific wind and impact ratings



ROOF DECK

Structural panels (typically 1/2” or 5/8” plywood or Oriented Strand Boards (OSB) secured with appropriate fastener patterns)



FLASHING

Precisely formed metal components that prevent water intrusion at joints or intersections



UNDERLAYMENT

Waterproof membrane providing secondary moisture protection (a minimum felt of 15 lb. is the most common, though 30 lb. is better and commonly used on wood shake, tile, and non-shingled roofs)



VENTILATION

Calibrated intake and exhaust components to maintain proper attic temperature and moisture levels

The failure of any single component can lead to cascading system deterioration. Interior damage claims often result from identifiable maintenance deficiencies that preceded the weather event. Check with your contractor to confirm that your next maintenance or replacement project adequately addresses all six roof system components.



ROOF MATERIALS PERFORMANCE METRICS

Roofing materials are more than aesthetics—they are a critical investment in a home’s long-term protection and value. When selecting materials, homeowners should evaluate several key factors, as shown in the table below.

Material	Marketed Lifespan	Realistic Lifespan	Weather Resistance	Cost	Best Application	Insurance Considerations
Asphalt Shingles	30 years	22-25 years	Good heat and hail resistance; moderate wind resistance (less after ~10 years)	\$	Most regions and budgets	Discounts may be available for impact-resistant versions
Metal Roofing	40-70 years	25-50 years	Excellent heat and wind resistance; good hail resistance	\$\$\$	Coastal regions, high-wind areas, and fire-prone regions	Favorable pricing may be available due to longevity and fire resistance
Tile Roofing	50-100 years	30-70 years	Superior heat, fire and wind resistance; excellent durability; poor hail resistance	\$\$\$\$	Mediterranean climates, coastal properties, luxury homes	Potentially lower premiums due to the durability of the tile roofs

The life expectancy of roofing materials varies based on several factors, including installation quality, attic ventilation, weather conditions, roof orientation, and maintenance practices. Proper installation and protection from the elements are crucial for maximizing the lifespan of these materials.

You should also consider what your roof will cost over its lifetime. A budget option that needs replacement in 15 years could cost you more than premium materials that last 40+ years. Consider your local weather, too – a Florida beach house faces different challenges than a Colorado mountain cabin.

Many insurance companies offer discounts when you choose qualified impact-resistant materials, helping offset your initial investment. And for your luxury home? A beautiful, high-performance roof doesn’t just protect – it enhances your property’s value and street appeal.

Understanding these factors and the gap between marketed claims and real-world performance allows homeowners to select roofing solutions that meet their unique needs.

GEOGRAPHY, WEATHER, AND YOUR ROOF

U.S. homeowners face dramatically different environmental challenges depending on their location. These regional differences require different solutions to enhance roof performance and longevity.

HURRICANE-PRONE REGIONS (SOUTH)

Hurricane-force winds create powerful uplift pressures that may compromise roofing integrity, particularly at vulnerable edges. Properties equipped with systems that comply with the 1994 South Florida Building Code, and later the Florida Building Code's provisions for High Velocity Hurricane Zones, use engineered components that maintain structural integrity under extreme conditions for superior wind resistance.³ Using these types of roofing components can help reduce damage from category 3+ hurricanes, protecting property values and homeowner safety.

HAIL-PRONE REGIONS (MIDWEST)

Hail events in the Midwest represent a significant threat to roofing integrity, with impacts that extend beyond surface damage to create systemic vulnerabilities. Consider upgrading to UL 2218 Class 4 impact-resistant roofing systems, which can withstand impacts from hailstones up to 2" in diameter.⁴

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Claims for roof damage have surged due to severe, unpredictable weather and inflated replacement material costs. Strategic roof management is essential for protecting your home and financial future.”

MATT CATON
VICE PRESIDENT, PROPERTY CLAIMS
AT SELECTIVE INSURANCE

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Quality roofing is a bulwark against catastrophic loss. A well-installed roof with region-specific materials can better withstand severe weather and may improve your rates and claims outcomes.”

ALLEN ANDERSON
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HIGH-PRECIPITATION REGIONS (NORTHWEST)

Northwestern property exposures present unique risks, with sustained moisture penetration, ice damming, and snow loads creating compound threats to structural integrity. Effective risk mitigation requires comprehensive waterproofing protocols, such as ventilation systems and strategic deployment of ice-water shield barriers. These protocols can help reduce claim frequency, minimize water intrusion severity, and extend roofing system lifecycles.

By implementing region-specific roofing strategies, you can significantly reduce risk, minimize potential damage, and enhance your roof's performance against local environmental challenges. Contact a qualified inspector in your area to evaluate how well your current roof can mitigate region-specific risks.

FIRE-PRONE REGIONS (WEST)

Wildfire exposures in western regions pose increased property risks, as ember storms can bypass traditional defenses. Effective risk management requires Class A fire-rated roofing systems as a primary defense.⁵ These systems feature ember-resistant soffit vents with metal screening and non-combustible materials, significantly enhancing structural survivability during wildfires. These systems are key to improving claim outcomes and preserving property in fire-prone areas.



STRATEGIC ROOF ASSESSMENT PROTOCOL

Basic roof literacy—about systems, materials, and risks—helps you select and vet qualified roof inspectors and contractors. The following four-phase assessment protocol can help prevent roof failure and establish a foundation for long-term performance.

DOCUMENTATION AND BASELINE ASSESSMENT

Start with a thorough snapshot of your roof's current condition. A professional assessment using infrared technology can reveal hidden issues, such as moisture intrusion or heat loss. Document essential details like your roof's manufacturer, material specifications, and installation date to establish a baseline for future comparisons. This initial assessment is your roof's "health record" and becomes invaluable for tracking changes over time.

Note: Professional assessments, including infrared imaging, are typically not covered by insurance policies. For qualified professionals in your area, check the National Roofing Contractors Association directory or ask local roofing suppliers for trusted referrals.

PROFESSIONAL PREVENTIVE MAINTENANCE SCHEDULE

Seasonal maintenance from a licensed roofing contractor or home inspection company can help your roof function properly year-round. [The National Roofing Contractors Association \(NRCA\) directory](#) can help you find qualified professionals in your area.

Schedule a spring check-up to ensure your roof's structure remains sound. Summer's intense heat and UV radiation can gradually break down roofing materials, so mid-year inspections can catch early signs of deterioration before they worsen. Clear drainage paths and prepare water management systems during the fall before winter storms. When winter hits, manage snow loads proactively and prevent ice dams that can force water under your shingles.

AFTER A SEVERE WEATHER EVENT

More than 34% of all property claims stem from wind or hail damage to the roof.⁶ After wind, hail, or other severe weather, a professional assessment can help identify potential roof damage, establish a clear record, and address vulnerabilities to help prevent damage and costly repairs.

Keep in mind that proactive inspections are preventative measures, and they may not be sufficient to prevent insurance claims. While filing a claim is an option if you find damage, it may not always be in your financial interest, such as when the damage is less than or slightly exceeds your insurance deductible.



BEWARE OF PREDATORY ROOFING CONTRACTORS

After severe weather, be cautious of unsolicited roofing contractors known as “storm chasers.” These transient contractors often use high-pressure tactics to secure contracts quickly.⁷

The Insurance Institute for Business & Home Safety advises checking for a permanent business address, proper licensing, and a Federal Tax ID when hiring a contractor.⁸ Contact your independent agent first, get multiple estimates, and avoid contractors asking for large upfront payments. When in doubt, get recommendations from trusted local sources.

STRATEGIC REPLACEMENT PLANNING

Don't wait for leaks to plan your roof replacement. Advance preparation is wise, even if you plan to sell your home before your roof's estimated lifespan ends. Create a replacement schedule based on the performance of similar roofs in your area, rather than just warranty promises, and align major roofing work with your insurance renewal cycles for better protection. A dedicated “roof fund” (5% of the total replacement cost annually, for example) can help you prepare for repairs or replacement and offer added peace of mind.

Proactive roof management is more than damage prevention—it's a strategic investment with quantifiable benefits for property protection and financial outcomes.

STRATEGIC INSURANCE PROTECTION AND FINANCIAL IMPACT

Your roof is a shield against the elements and a valuable asset, so you should ensure it remains in good working order. Keep records of completed inspections or maintenance and documented proof of your roof's age, materials, and warranty. This documentation will be beneficial if you need to submit a claim for damage to your carrier—potentially minimizing disputes and improving settlements. Finally, ask your agent if using roof materials rated to withstand regional risks qualifies you for any insurance discounts, as this may influence your repair or replacement decisions.



ACTION STEPS FOR HOMEOWNERS AND AGENTS

The most effective roof protection strategy starts before the storm arrives. Proactive homeowners and insurance professionals can transform roof management from a reactive burden to a proactive asset protection strategy.

FOR HOMEOWNERS

- Record your roof's age (date of last replacement) and any repairs or maintenance.
- Contact your independent insurance agent to understand how the condition of your roof affects your coverage.
- If your roof is over 15 years old, schedule an inspection with a qualified roofing professional to identify potential issues before they escalate.

FOR INSURANCE AGENTS

- Inform your customers about the critical importance of roof maintenance and how it can impact insurance coverage.
- Reach out to clients with roofs over 20 years old—these properties represent a significantly higher claim probability.

Proper roof management extends lifespan, lowers lifetime costs, and enhances investment returns. By bridging the gap between marketed claims and real-world performance, you transform what many consider a maintenance burden into a strategic asset management approach.

The evidence is clear: proactive roof strategies deliver measurable outcomes for customers and carriers, protecting properties and financial well-being against increasingly severe weather patterns.

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SOURCES

¹ Insurance Institute for Business & Home Safety (IBHS), [Disaster Safety Strategy: Lead with the Roof](#)

² Insurance Information Institute, [12 Ways to Lower Your Homeowners Insurance Costs](#)

³ National Association of Home Builders: [Damage Assessment from Hurricanes Harvey and Irma](#)

⁴ Insurance Institute for Business & Home Safety, [Relative Impact Resistance of Asphalt Shingles](#) (pp. 3, 7)

⁵ Fire Safe Marin, [Fire-Resistant Roofs](#)

⁶ CAPE Analytics, [The Definitive Guide to Roof Condition for Property Insurers](#)

⁷ Better Business Bureau, [BBB Tip: Protect yourself from 'storm chasers' after a natural disaster](#)

⁸ IBHS, [Beware of Fraud! IBHS Recommends Following Essential Steps to Hire Quality Contractors Post-Hurricane Florence](#)